



HR NEWS...

CITY OF MURFREESBORO

So What's Changing?

By now you've heard that employee health plan benefits will change effective January 1, 2013, but you may not be aware of how those changes affect you. We want to make sure you have a full understanding of the changes taking place, so HR has put together a chart that shows the differences between the former PPO and EPO and the new PPO and new HRA. Also included are the differences in rates. You'll see that there are now 4-tiers of rates instead of the traditional 2-tiers. This represents a cost

savings for many of our employees. We will still have the CIGNA Great West network of providers and will use HealthSCOPE as our Third Party Administrator (TPA) for our self-insured plans. In a few weeks we'll send you more information about these two plans and how they work. In the meantime, if you have any questions, please send them to:

benefits@murfreesborotn.gov.

WHAT'S THE DIFFERENCE?

*In-Network Benefits	Current PPO	Current EPO	New PPO	New HRA
Deductible	\$250	\$500	\$500	\$1,500 (\$750 funded by City)
Family Deductible ¹	\$500	\$1,000	\$1,000	\$3,000 (\$1,500 funded by City)
Co-insurance	90/10%	90/10%	80/20%	80/20%
Primary Care Visit	Ded/co-insurance	\$20 co-pay	\$20 co-pay	\$20 co-pay
Specialist Visit	Ded/co-insurance	\$25 co-pay	\$25 co-pay	\$25 co-pay
Emergency Room (ER)	\$100 co-pay	\$100 co-pay	\$250 co-pay	\$250 co-pay
Employee Out-of-Pocket Maximum	\$1,250	\$1,250	\$1,500	\$3,000
Family Out-of-Pocket Maximum ¹	\$2,500	\$2,500	\$3,000	\$6,000
Prescription Co-pays	Ded/co-insurance	\$10/\$30/\$50	\$10/\$30/\$50	\$10/\$30/\$50
Preventive Care ²	Ded/co-insurance	\$20	Paid at 100% In-network only	Paid at 100% In-network only

Monthly Premiums ³	Current PPO Plan	Current EPO Plan	New PPO Plan	New HRA Plan
Employee Only	\$94.18	\$91.45	\$91.26	\$72.69
Employee/Child(ren)	\$254.29 (family rate)	\$246.91 (family rate)	\$164.42	\$130.84
Employee/Spouse	\$254.29 (family rate)	\$246.91 (family rate)	\$191.83	\$152.65
Family	\$254.29	\$246.91	\$292.31	\$232.61

¹Includes employee and spouse; employee and child(ren)

²For a list of covered services go to <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html>

³Premiums are tax-sheltered through payroll deduction.